

Fill in this information to identify the case:

Debtor 1 RALPH M MILLER

Debtor 2 KIMBERLY A MILLER
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 16-70443JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: M & T BANK Court claim no. (if known): 8

Last 4 digits of any number you use to identify the debtor's account 7 9 3 8

Property Address: 1015 POMONA DR
JOHNSTOWN PA 15905

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>2,322.36</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>2,322.36</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>2,322.36</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,092.12

The next postpetition payment is due on

9 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 RALPH M MILLER
Name

Case number (if known) 16-70443JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 07/13/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RALPH M MILLER**
NameCase number (if known) **16-70443JAD****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
12/21/2017	1064634	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	306.41
01/25/2018	1068072	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	323.66
02/23/2018	1071247	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	323.63
03/28/2018	1074442	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	323.60
04/24/2018	1077678	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	325.49
06/22/2018	1084086	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	649.62
08/28/2018	1090517	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	69.95
				<u>2,322.36</u>

MORTGAGE REGULAR PAYMENT (Part 3)

09/27/2016	1013982	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	3,213.72
10/26/2016	1017855	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	889.99
11/21/2016	1021164	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	957.27
12/21/2016	1024461	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	997.37
01/27/2017	1027931	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,025.20
02/24/2017	1031344	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,106.21
04/21/2017	1038073	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,428.80
05/25/2017	1041351	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,256.44
06/27/2017	1044736	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,283.34
07/25/2017	1048057	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,310.57
08/25/2017	1051391	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,315.45
09/26/2017	1054719	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,330.89
10/25/2017	1058078	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,318.03
11/21/2017	1061353	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,314.71
12/21/2017	1064634	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,088.85
01/25/2018	1068072	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,082.77
02/23/2018	1071247	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,082.77
03/28/2018	1074442	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,082.77
04/24/2018	1077678	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,082.77
05/25/2018	1080939	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	83.44
06/22/2018	1084086	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,082.10
07/26/2018	1087303	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	97.17
08/28/2018	1090517	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,068.37
09/25/2018	1093649	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,082.77
10/29/2018	1096898	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,082.77
11/27/2018	1100036	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,082.77
12/21/2018	1103141	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,108.31
01/25/2019	1106348	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
02/25/2019	1109599	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
03/25/2019	1112892	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	149.81
04/26/2019	1116183	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,041.27
05/24/2019	1119583	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	162.20
06/25/2019	1122980	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,028.88
07/29/2019	1126427	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
08/27/2019	1129895	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	180.29
09/24/2019	1133201	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,239.50
10/24/2019	1136529	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,866.83
11/25/2019	1139999	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	197.85
12/23/2019	1143381	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,215.46
01/28/2020	1146837	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,303.05
02/25/2020	1150362	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,665.80
03/23/2020	1153845	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
04/27/2020	1157305	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
05/26/2020	1160643	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
06/26/2020	1163781	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
07/29/2020	1166901	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
08/25/2020	1169979	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
09/28/2020	1173063	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
10/26/2020	1176152	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
11/24/2020	1179229	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
12/21/2020	1182182	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,095.54
02/22/2021	1188271	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,177.40
03/26/2021	1191550	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,092.12

Debtor 1 RALPH M MILLER
Name

Case number (if known) 16-70443JAD

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
04/26/2021	1194810	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,092.12
05/25/2021	1197943	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	1,092.12
06/25/2021	1201126	M & T BANK	AMOUNTS DISBURSED TO CREDITOR	2,184.24
				<u>67,786.58</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RALPH M MILLER
KIMBERLY A MILLER
1015 POMONA DRIVE
JOHNSTOWN, PA 15905

KENNETH P SEITZ ESQ
LAW OFFICES OF KENNY P SEITZ
POB 211
LIGONIER, PA 15658

M & T BANK
ATTN PAYMENT PROCESSING
POB 1288
BUFFALO, NY 14240-1288

M & T BANK
PO BOX 840
BUFFALO, NY 14240

MCCALLA RAYMER ET AL
NATL BANKRUPTCY DEPT**
1544 OLD ALABAMA RD**
ROSWELL, GA 30076-2102

7/13/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee